

# Cultural Daily

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## Why You Shouldn't Accept a Quick Settlement Without Talking to a Lawyer

Our Friends · Monday, October 6th, 2025

Orange County, California, is a heavily populated suburban region located in Southern California and is geographically situated between Los Angeles and San Diego, where accidents create complicated insurance claims. Following an injury, insurance companies will rush victims to sign a settlement and then pressure them to accept it. The injured often succumb to the lure of quick cash and may quickly find an agreement that provides access to money. Accepting a quick insurance settlement could bar you from future recovery. Speaking with attorneys before signing is a reasonable precaution to protect your rights to receive all compensation available.

### Medical Expenses Usually Extend Beyond the Initial Bills

One trip to the hospital does not mean the end of medical treatment. Injuries like brain injuries, fractures, and whiplash typically mean ongoing medical treatment, therapy, and surgery. If you settle too quickly, you may not be included in the projected future care, medications, and ongoing pain management. **Orange County burn injury attorneys** can work with medical experts to project these expenses so that you are not paying for them in the future.

### Insurance Companies Are Looking Out for Themselves

Insurance adjusters are trained to minimize losses. The initial offer they present is often minimal because they are trying to save the insurance company money. Injury victims usually underestimate future medical needs or lost wages. If you do not have legal advice, the settlement amount may be well below your actual expenses.

### Lost Wages and Earning Capabilities Are Also Often Missed

The victims only think of the actual wages they lost by being off work. A lawsuit will compensate for their loss of future earning potential in cases where there is no clear return to work or to a job with a new salary.

### Non-Economic Damages Are Compensatory

**Compensatory damages** consist of much more than medical bills and lost income. In California, compensatory damages include pain, mental distress, and loss of enjoyment of life. Quick settlements usually do not take these damages into account. Lawyers have more experience with the case and how other counties award damages. Then they will know they will ultimately settle on

an award that reflects the human aspect of the accident.

## Once You Sign, You Lose Your Right to Your Claim

Once you sign a release of liability, you can't go to court again, even if your injuries worsen. Even if you had previously not received treatment but then received a treatment that has a lot of costs, the fact is that you have settled. This is why you should always make sure to have a lawyer look over every document that you have to sign.

## Local Rules and Time Limitations Can Limit Your Rights

Insurance companies are aware of the deadline to file a claim and will use that as leverage when they are ready to pressure someone into taking an insignificant settlement with no thought that they need to factor in the representation of an attorney before their date runs out.

## Key Takeaways

1. You should not take a first settlement offer because it is only a percentage of the claim's worth.
2. Lost earning capacity and non-economic **damages** are often overlooked in negotiations.
3. You lose your right to ask for further compensation soon as you sign a document, even if costs increase later on.
4. Consulting with a lawyer ensures compliance with California laws and provides fair compensation.

*Photo: Freepik via their website.*

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